

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	ASUNCION SACDALAN RAMOS	§	Case No.: 08-27675
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		§	
		§	
		§	
		§	
Debtor(s)		§	

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**CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/15/2008.
- 2) The case was confirmed on 01/08/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/01/2009.
- 5) The case was dismissed on 04/09/2009.
- 6) Number of months from filing to the last payment: 1
- 7) Number of months case was pending: 9
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 35,410.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 3,250.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 3,250.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 234.00
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 234.00

Attorney fees paid and disclosed by debtor \$ 2,100.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICREDIT FINANCIA	UNSECURED	700.00	709.98	709.98	.00	.00
DEUTSCHE BANK NATION	SECURED	228,400.00	219,093.27	1,129.00	1,129.00	.00
DEUTSCHE BANK NATION	SECURED	12,000.00	10,908.54	10,908.54	.00	.00
COUNTRYWIDE HOME LOA	UNSECURED	12,000.00	NA	NA	.00	.00
CAPITAL ONE AUTO FIN	SECURED	24,000.00	26,841.05	26,500.00	1,887.00	.00
CAPITAL ONE AUTO FIN	UNSECURED	2,500.00	.00	341.05	.00	.00
COUNTRYWIDE HOME LOA	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	4,000.00	3,659.25	3,659.25	.00	.00
AMERICREDIT FINANCIA	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	800.00	789.80	789.80	.00	.00
ECAST SETTLEMENT COR	UNSECURED	700.00	791.63	791.63	.00	.00
CAPITAL ONE	OTHER	NA	NA	NA	.00	.00
CAPITAL ONE	OTHER	NA	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	6,200.00	6,145.85	6,145.85	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,500.00	NA	NA	.00	.00
COMCAST	UNSECURED	1,300.00	NA	NA	.00	.00
COUNTERFORCE USA	UNSECURED	200.00	224.95	224.95	.00	.00
DANIEL WEBSTER	UNSECURED	1.00	NA	NA	.00	.00
DANIEL WEBSTER	OTHER	NA	NA	NA	.00	.00
DANIEL WEBSTER	OTHER	NA	NA	NA	.00	.00
DIRECT TV	UNSECURED	1.00	NA	NA	.00	.00
DIRECTV	OTHER	NA	NA	NA	.00	.00
FILAM PHONE CLUB	UNSECURED	150.00	210.35	210.35	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HOMECOMINGS FINANCIA	OTHER	NA	NA	NA	.00	.00
HSBC CARD SERVICES	UNSECURED	700.00	NA	NA	.00	.00
HSBC	OTHER	NA	NA	NA	.00	.00
TCF BANK	UNSECURED	600.00	NA	NA	.00	.00
TCF FINANCIAL SERVIC	OTHER	NA	NA	NA	.00	.00
AT&T UNIVERSAL CARD	UNSECURED	3,300.00	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	67.39	67.39	.00	.00
DEUTSCHE BANK NATION	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	1,129.00	1,129.00	.00
Mortgage Arrearage	10,908.54	.00	.00
Debt Secured by Vehicle	26,500.00	1,887.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	38,537.54	3,016.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	3,659.25	.00	.00
<b>TOTAL PRIORITY:</b>	3,659.25	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	9,281.00	.00	.00

**Disbursements:**

Expenses of Administration	\$ 234.00	
Disbursements to Creditors	\$ 3,016.00	
<b>TOTAL DISBURSEMENTS:</b>		\$ 3,250.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/20/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.